

Information to identify the case:			
Debtor 1:	Fabricia Demelo		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-11555-SLM		
	Social Security number or ITIN:	xxx-xx-4370	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	1/25/18
	Date case converted to chapter:	7	1/29/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Fabricia Demelo	
2. All other names used in the last 8 years	aka Fabricia Chiovaro	
3. Address	17 Oxford St Montclair, NJ 07042-4907	
4. Debtor's attorney Name and address	Mathew M. Cabrera M Cabrera & Associates PC 2002 Route 17M Ste 12 Goshen, NY 10924	Contact phone 845-531-5474
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Fabricia Demelo**

Case number **18-11555-SLM**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/30/20
7. Meeting of creditors	March 5, 2020 at 11:00 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 5/4/20
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Fabricia Demelo
DebtorCase No. 18-11555-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 309APage 1 of 1
Total Noticed: 18

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db +Fabricia Demelo, 17 Oxford St, Montclair, NJ 07042-4964
 aty +Joseph John Reilly, M.Cabrera & Associates, P.C., 2002route 17m, Suite 12,
 Goshen, NY 10924-5236
 tr +Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 517298012 Bank of New York Mellon, as Trustee for, PO Box 24330, Oklahoma City, OK 73124-0330
 517298013 Bayview Loan Servicing, 4300 NW 19th St Ste 404, Doral, FL 33126
 517298016 Ops 9, LLC, 5755 N Point Pkwy Ste 12, Alpharetta, GA 30022-1136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mcabecf@mcablaw.com Jan 30 2020 23:43:57 Mathew M. Cabrera,
 M Cabrera & Associates PC, 2002 Route 17M, Ste 12, Goshen, NY 10924
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 30 2020 23:45:07 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 30 2020 23:45:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517298011 EDI: BECKLEE.COM Jan 31 2020 04:08:00 American Express Centurion Bank,
 c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
 517438103 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 30 2020 23:45:31
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
 Coral Gables FL 33146-1837
 517298014 EDI: CAPITALONE.COM Jan 31 2020 04:08:00 Capital One Bank USA, NA, Bankruptcy Department,,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517341764 +E-mail/Text: bankruptcy@cavps.com Jan 30 2020 23:45:21 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517437913 E-mail/PDF: resurgentbknofications@resurgent.com Jan 30 2020 23:48:17 LVNV Funding,
 c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
 517298015 E-mail/PDF: bankruptcy@ncfsi.com Jan 30 2020 23:47:36 New Century Financial Services,
 110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
 517298017 EDI: PRA.COM Jan 31 2020 04:08:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 517321904 EDI: PRA.COM Jan 31 2020 04:08:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 517299160 +EDI: RMSC.COM Jan 31 2020 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517341031* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701

517341797* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:
 NONE.

TOTAL: 0